

## REMARKS

In the Request, the Examiner required Applicant and the assignee of the application, the Federal Reserve Bank of Minneapolis (“Assignee”), to provide information that the Examiner determined to be reasonably necessary to the examination of the application, in accordance with 37 C.F.R. § 1.105. In particular, the Examiner required Applicant and Assignee to provide answers to each of the following interrogatories:

1. What was the Atlanta Fed doing to track ACH transactions before implementing said invention?
  - a. What distinguishing feature makes the invention different from the previous process?
  - b. How is this different from a FedEx tracking system which also tracks the STATUS of a transaction?

Applicant notes that the interrogatories are directed to systems and methods of “the Atlanta Fed.” Assignee is the Federal Reserve Bank of Minneapolis, not the Federal Reserve Bank of Atlanta.

### **I. Assignee’s Previous Approach to Tracking ACH Transactions**

Prior to implementing an exemplary embodiment of the claimed invention, Assignee utilized a conventional system for tracking ACH transactions processed by an ACH operator. As described in more detail in the specification of the application (see pages 6-9), the conventional system periodically generated status reports. The status reports indicated only whether a particular ACH file was accepted, pending, or rejected during ACH operator processing.

Additionally, the status reports did not provide any information regarding the processing status of batches and items within each ACH file. If a sending customer had specific information for a particular ACH item, such as an item number, then the sending customer could request a status for the specific item through an item trace report. However, the item trace function was

only available for items that had been processed by the ACH operator. Accordingly, the conventional system provided only limited status information for ACH items and did not provide any status information for ACH batches.

For originators that submitted batches of ACH items to the operator via a third-party sending point, that limited item information was the only status information available to the originators. Since the originators did not themselves transmit the ACH files to the operator, they could not obtain any status information for ACH batches including the originator's ACH items.

The conventional status reports were further silent with regard to the processing status of ACH files that had not yet been processed. In other words, if a particular ACH file had been received by the ACH operator but had not yet been processed at the time the status report was generated, the status report did not include any status information for the ACH file, or batches or items within the file. As a result, a sending customer could not receive any status information for a particular ACH file until several hours after communicating the file to the operator.

If a particular ACH file, batch, or item was rejected during ACH operator processing, the conventional system transmitted an error message to the customer. Then, the customer had to interpret the error message, determine the location of the error in the header, and correct the error before resubmitting the rejected file, batch, or item. The system did not provide information to assist the customer in identifying the location and nature of the error in file, batch, or item header records.

## **II. Distinguishing Features of the Invention**

Applicant submits that multiple features of the claimed invention are distinguishable and patentable over the conventional system described above. In particular, Applicant submits that the conventional system fails to teach or suggest at least the features of: (1) tracking a status of an ACH file during each of a plurality of ACH file processing events, the file processing events comprising at least one of receiving the ACH file, confirming the ACH file, and approving the ACH file, as similarly claimed by each of Applicant's independent Claims 1, 21, 35, and 71; (2) tracking a status of ACH batches during a plurality of ACH processing events, as similarly claimed by each of Applicant's independent Claims 21, 63, and 76; (3) tracking the status of the

ACH batches during the plurality of ACH processing events, the processing events comprising at least one of receiving the ACH file, confirming the ACH file, and approving the ACH file, as similarly claimed by each of Applicant's independent Claims 21 and 76; (4) tracking the status of ACH items during a plurality of ACH processing events, the processing events comprising at least one of receiving the ACH file, confirming the ACH file, and approving the ACH file, as similarly claimed by each of Applicant's independent Claims 21 and 81; (5) tracking a status history of each of the ACH files, ACH batches, and ACH transaction items during the plurality of ACH processing events, as claimed by Applicant's independent Claim 21; (6) communicating a file status request to receive a status of the ACH file for one of a plurality of ACH file processing events comprising at least one of receiving the ACH file, confirming the ACH file, and approving the ACH file, as claimed by Applicant's independent Claim 54; (7) receiving a query from the originator to obtain the status of a tracked ACH batch comprising ACH transaction items for which the originator is responsible and retrieving the tracked status of the tracked ACH batch in response to the query, as claimed by Applicant's independent Claim 63; and (8) graphically depicting an error by highlighting a portion of the continuous string that corresponds to a location of the erroneous portion of the header information within the required information, as similarly claimed by Applicant's independent Claims 71, 76, and 81.

Applicant notes that the above list is merely exemplary and is not intended to be exhaustive. Applicant reserves the right to address the patentability of any additional claim features in the future.

### **III. FedEx's Tracking System**

The Examiner has not cited any particular reference describing the "FedEx tracking system" or how that system "tracks a STATUS of a transaction." Accordingly, Applicant's remarks are necessarily limited to its rudimentary understanding of how FedEx tracks the parcels that it delivers.

Applicant submits that FedEx tracking is wholly unrelated to the tracking of the claimed invention. In particular, Applicant understands that the FedEx tracking system tracks physical packages from senders to recipients. Each package can be seen and touched throughout the

delivery process. Determining whether a package was delivered or identifying the current location for a particular package simply requires looking in a mail room, mail truck, or other physical mail delivery location. Additionally, physical packages are not processed during multiple ACH processing events.

In contrast, the claimed invention is directed to tracking an electronic processing status of an ACH transaction during ACH processing events. Because processing of the ACH transaction takes place electronically, physical points at which a status determination can be made do not exist. At any electronic processing point, an ACH file, batch, and/or item may fail to process correctly and the claimed invention allows tracking the status of the ACH file, batch, or item throughout each electronic check processing point.

#### IV. Conclusion

Applicant submits the foregoing as a full and complete response to the Request mailed July 12, 2006. Applicant submits that this Response addresses each item raised in the Request and respectfully requests allowance of the application. If any further questions or issues exist, please contact Applicant's undersigned attorney at 404.572.2809.

Respectfully submitted,



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